

TCB CORPORATION

	CPP Disbursement Date 08/28/2009	RSSD (Holding Company) 3147625	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$280	\$275	-2.1%		
Loans	\$179	\$186	3.6%		
Construction & development	\$37	\$27	-28.1%		
Closed-end 1-4 family residential	\$54	\$72	33.3%		
Home equity	\$13	\$14	9.3%		
Credit card	\$0	\$0			
Other consumer	\$5	\$4	-20.5%		
Commercial & Industrial	\$16	\$14	-14.0%		
Commercial real estate	\$48	\$46	-3.8%		
Unused commitments	\$31	\$27	-13.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$42	\$28	-32.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$32	\$33	2.5%		
Cash & balances due	\$11	\$9	-14.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$10	\$15	47.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$9	\$16	71.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$260	\$254	-2.3%		
Deposits	\$228	\$200	-12.6%		
Total other borrowings	\$29	\$50	74.8%		
FHLB advances	\$15	\$14	-8.5%		
Equity					
Equity capital at quarter end	\$21	\$21	0.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.2%	7.5%	--		
Tier 1 risk based capital ratio	10.7%	11.7%	--		
Total risk based capital ratio	11.9%	12.9%	--		
Return on equity ¹	-6.6%	-18.4%	--		
Return on assets ¹	-0.5%	-1.5%	--		
Net interest margin ¹	3.8%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	61.2%	64.0%	--		
Loss provision to net charge-offs (qtr)	116.1%	95.0%	--		
Net charge-offs to average loans and leases ¹	1.4%	1.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	7.2%	10.3%	1.4%	0.7%	--
Closed-end 1-4 family residential	1.7%	0.1%	0.2%	0.4%	--
Home equity	0.3%	0.5%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.0%	0.0%	0.2%	0.1%	--
Commercial & Industrial	0.0%	0.0%	0.2%	0.0%	--
Commercial real estate	1.5%	3.5%	0.1%	0.0%	--
Total loans	2.5%	2.4%	0.4%	0.3%	--